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#9
Aug 23, 2002

Raymond A. Joao
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RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : A. KALINOWSKI
GROUP : 3626

Assistant Commissioner for Patents
Washington, D.C. 20231

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the documents listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT forms (Substitute for form 1449A/PTO (2 pages) and Substitute for form 1449b/PTO (1 page)) be made of record and be considered in connection with the examination of this application.


2002
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Copies of the thirty five (35) cited patent references are submitted herewith. Copies of portions of the three (3) cited non-patent references are also submitted herewith.

Applicant submits herewith a Credit Card Payment Form for payment of the \$180.00 required fee for this Information Disclosure Statement. Applicant also submits herewith a Fee Transmittal Sheet (in duplicate).

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,



Raymond A. Joao

Reg. No. 35,907

- Encls.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT
Form (Substitute for form 1449A/PTO (2 pages) and
Substitute for Form 1449B/PTO (1 page)
- Copies of thirty five (35) cited patent
references
- Copies of portions of three (3) cited non-patent
references
- Credit Card Payment Form for payment of \$180.00
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Disclosure Statement
- Fee Transmittal Sheet (in duplicate)

August 19, 2002
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